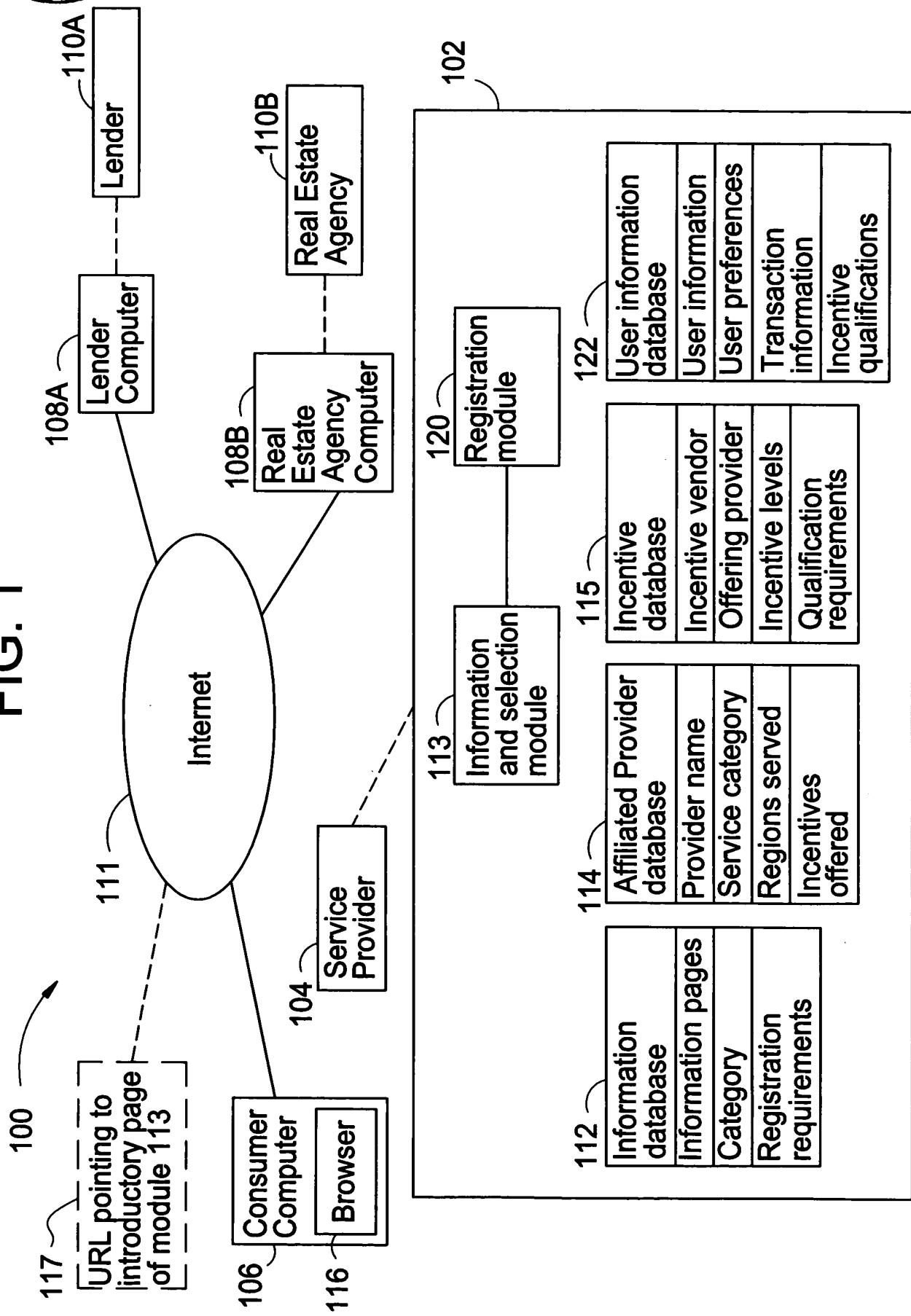




1/13

FIG. 1



## FIG. 2

200

212      FAQ      CONTACT US      214      Forgot your password? ~ 211

218      Benefits of Mortgage Insurance

220      Benefits of MI  
Home Owner Basics  
Mortgage Process  
Interactive Tools  
Glossary

222      216      202

NEW MEMBER  GO ~ 204  
RETURNING MEMBER  GO ~ 210  
USER ID  GO ~ 208  
PASSWORD

Imagination at work

Is coming up with the down payment for your new home leaving you feeling stretched? Are you afraid you'll have the new home, but no money left over to furnish it? Or worried about how to cover any unexpected expenses? There's no need to empty your bank account just to move into your new home. An easy answer already exists. It's called mortgage insurance.

Mortgage Insurance provides your lender with the guarantee that, although you are borrowing over 80% of your home's value, your loan is not too risky for approval. It's temporary insurance, lasting only until you're paid your loan down to the 80% loan-to-value level. But it allows you to start enjoying the benefits of homeownership now, rather than later. While you're building the cash to later eliminate the need for MI, you can already be in your home, building equity at the same time.

How does it work? Premiums are based on the percent you borrow of your home's total value. Payments can be covered up-front or are included in your monthly mortgage until you reach an 80% loan-to-value level.

There are many types of mortgage insurance products, allowing you put as little as no money down on your new home. And, if you secure your mortgage insurance as part of GE's HomeBuyerCentral program, you can get a rebate of up to \$500 to help get you started in your new home! Talk with your builder today, and see if mortgage insurance is the answer that gets you into your dream home sooner.

It could be just the answer you're looking for.

# FIG. 3

200~

HELPING YOU TO BUY YOUR HOME  
INFORMATION AND SERVICES FOR  
HOMEBUYERS AND HOMEOWNERS

[FAQ](#) [CONTACT US](#)

[Find a Mortgage](#)  
[MI Rebate](#)  
[Home Buyer Privileges](#)  
[Update Profile](#)

302  
306  
State  
Phone  
Email

Zip 50225  
(515)555-3602  
test@test.com

302

306

Zip 50225

(515)555-3602

test@test.com

Phone

Email

I prefer not to receive any marketing  
information  
308

[NEW MEMBER](#)

[RETURNING MEMBER](#)

[USER ID](#)

[PASSWORD](#)

Imagination at work

[Forgot your password ?](#)

[Update Profile](#)

First Name

George

Last Name

Parker

Address

5112 W. Pleasant St.

City

Pleasantville

State

IA

Phone

(515)555-3602

Email

test@test.com

3/13

[Submit](#)

310~

# FIG. 4

200 ~

HELPING YOU TO BUY YOUR HOME  
INFORMATION AND SERVICES FOR  
HOMEBUYERS AND HOMEOWNERS

[FAQ](#) [CONTACT US](#)

[Home Financing](#) [404](#)

[Find a Mortgage](#) [406](#)  
[MI Rebate](#)  
[Home Buyer Privileges](#)  
[Update Profile](#)



**402**

[Forgot your password?](#)

[RETURNING MEMBER](#)

[NEW MEMBER](#) [GO](#)



Imagination at work

4/13

**Up to \$500 Cash Back!**

In addition to helping you buy your home with a lower down payment, our program gives you a convenient way to choose mortgage financing through one of our lending partners. Not only that, you get a reward for financing your home through our program! You can choose from gift certificates, discounts, and more, from well known vendors such as those shown here. Just click "Continue" and fill in some additional information about your needs. You will then be taken to a page allowing you to choose from among participating lenders. When you close a loan with a participating lender selected through this program, you qualify for a reward!

[Anderson General Store](#)

[Jack's Appliance](#)

[Samantha's Bed, Bath and Kitchen](#)

[Joe's Home Electronics](#)

[Jane's Home Repair and Improvement](#)

[Sally's Home Repair and Improvement](#)

[Continue](#)

410 ~

408 ~

412 ~

**FIG. 5**

HELPING YOU TO BUY YOUR HOME  
INFORMATION AND SERVICES FOR  
HOMEBUYERS AND HOMEOWNERS

FAQ  CONTACT US  Forgot your password ?

Home Financing  Find a Mortgage  Please confirm the below information. Fields in red are required

First Name  Last Name  New Address   
City  State  Zip

Choice Incentive  Est. Closing Date   Submit

200  Imagination at work

NEW MEMBER  GO  RETURNING MEMBER  GO  
USER ID  PASSWORD

510  Anderson General Store  Jack's Appliance  Samantha's Bed, Bath and Kitchen  Jane's Home Repair and Improvement  Sally's Home Repair and Improvement  Joe's Home Electronics

512 ~

**FIG. 6**

200

HELPING YOU TO BUY YOUR HOME  
INFORMATION AND SERVICES FOR  
HOMEBUYERS AND HOMEOWNERS

FAQ CONTACT US

NEW MEMBER  RETURNING MEMBER   
USER ID  PASSWORD

Imagination at work

Forgot your password ?

Lender Offer

Tony's Mortgage 1-888-555-1111	Meadow's Mortgage 1-888-555-6666
Artie's Mortgage 1-888-555-2222	Hunter's Mortgage 1-888-555-7777
Silvio's Mortgage 1-888-555-3333	Noel's Mortgage 1-888-555-8888
Paulie's Mortgage 1-888-555-4444	Ralph's Mortgage 1-888-555-9999
Chris's Mortgage 1-888-555-5555	Johnny's Mortgage 1-888-555-5145

602 604 ~ 606

**FIG. 7**

HELPING YOU TO BUY YOUR HOME INFORMATION AND SERVICES FOR HOMEBUYERS AND HOMEOWNERS																																													
<a href="#">FAQ</a>	<a href="#">CONTACT US</a>																																												
<input type="button" value="Find a Mortgage"/> <input type="button" value="MI Rebate"/> <input type="button" value="Home Buyer Privileges"/> <input type="button" value="Update Profile"/>																																													
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<b>Choice Incentive</b>	<input type="button" value="Jack's Gift Card"/>																																												
<input type="button" value="710 ~"/>																																													
<input type="button" value="Submit"/>																																													

<p><b>HELPING YOU TO BUY YOUR HOME INFORMATION AND SERVICES FOR HOMEBUYERS AND HOMEOWNERS</b></p> <p><b>FAQ</b>      <b>CONTACT US</b></p> <p><b>Find a Mortgage</b>      <b>MI Rebate</b>      <b>Home Buyer Privileges</b>      <b>Update Profile</b></p>		<p>NEW MEMBER <input type="text"/> <b>GO</b></p> <p>RETURNING MEMBER <input type="text"/> <b>GO</b></p> <p>USER ID <input type="text"/> <b>GO</b></p> <p>PASSWORD <input type="text"/></p> <p> Imagination at work</p>
<p><u><a href="#">Forgot your password ?</a></u></p> <p><u><a href="#">MI Rebate Certificate</a></u></p> <p>This is to certify that George Parker, who lives at 5117 W. Pleasant Street, Pleasantville, Iowa, 50255, is entitled to a gift card worth up to \$500 from Jack's</p> <p><b>NEXT STEPS:</b></p> <p>Step 1 - Print this rebate certificate and take with you to closing      Step 2 <input type="checkbox"/> Ask your lender for your GE MI Commitment Number (record on your certificate)      Step 3 <input type="checkbox"/> Please come back and complete the information below to redeem your Gift Card</p> <p><u><a href="#">Where do I get my GE MI Commitment?</a></u></p> <p><u><a href="#">Click here to see an example of a GE MI Commitment Certificate</a></u></p>		
<p><b>802</b></p> <p><b>806 ~</b></p> <p>GE MI Commitment # <input type="text"/> 3214234234 ~ 808</p> <p>Lender Name <input type="text"/> Artie's Mortgage ~ 810</p> <p>Choice Incentive <input type="text"/> Jack's Gift Card ~ 812</p> <p>Loan Amount <input type="text"/> \$234,000</p> <p>Incentive Level <input type="text"/> \$500</p> <p><b>814 ~ Continue</b></p>		

**FIG. 8**

804

200

**HELPING YOU TO BUY YOUR HOME  
INFORMATION AND SERVICES FOR  
HOMEBUYERS AND HOMEOWNERS**

**FAQ**      **CONTACT US**

**NEW MEMBER**  **GO**

**RETURNING MEMBER**  **GO**

**USER ID**

**PASSWORD**

**Imagination at work**

**Forgot your password?**

**Home Owner Basics**

**Homebuyer Resources**

**Mortgage Glossary**

When you're buying a home, sometimes it's hard to know where to begin (and where you'll end up). Follow our step-by-step guide for an overview of the entire home buying process.

**Table of Contents**

- 1. Should You Rent or Buy?**
- 2. Preparing to Buy:**
  - **What Can You Afford?**
  - **Budgeting**
  - **Understanding Your Credit**
- 3. The Steps to Buying a Home**
- 4. Securing a Mortgage**
- 5. Tax Planning**
- 6. Who's Who in Housing**
- 7. Your Rights As a Buyer**
- 8. Avoid Predatory Lending**
- 9. The Professional Inspection**
- 10. The Closing**
  - **Closing Documents**
  - **Closing Costs**

**902**

**904**

**200 ~**

**FIG. 9**

**HELPING YOU TO BUY YOUR HOME INFORMATION AND SERVICES FOR HOMEBUYERS AND HOMEOWNERS**

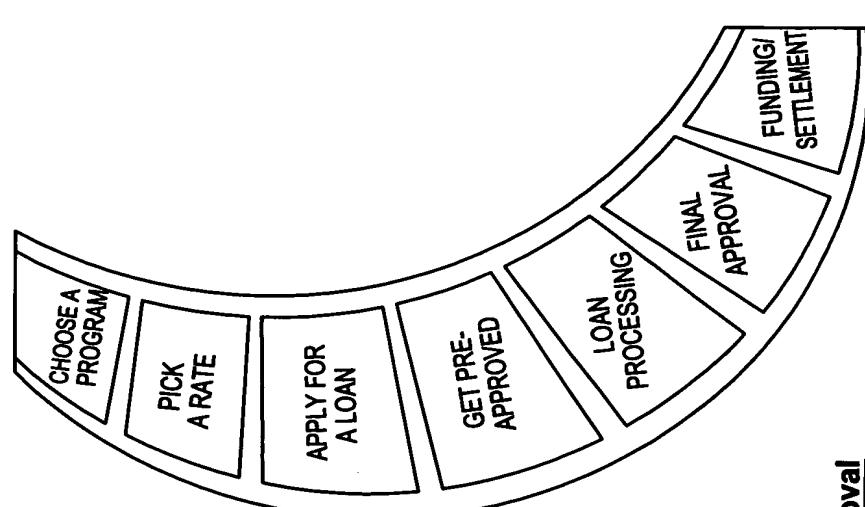
NEW MEMBER  RETURNING MEMBER

USER ID  PASSWORD

Imagination at work.

**FAQ**

**Mortgage Process**



**Homebuyer Resources**

-  [The Mortgage Process](#)
-  [Tour the Mortgage Process](#)

We've put together a step-by-step tour of the mortgage process to help you navigate a sometime-confusing part of buying a home. Along the way we'll define many of the most important terms you'll encounter during the mortgage process.

**1002**

Here are the steps we will be following:

1. [Choosing a Loan Program](#)
2. [Picking an Interest Rate](#)
3. [Applying for a Loan](#)
4. [Getting Pre-Approval](#)
5. [Processing the Loan Application](#)
6. [The Credit Decision – Final Approval](#)
7. [Funding Your Loan](#)

**1004**

OK, let's get started. You may either click the button below to go to the next page or select the subject that interests you from the list above and go directly to that page.

FIG. 10

# FIG. 11

200

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**HELPING YOU TO BUY YOUR HOME INFORMATION AND SERVICES FOR HOMEBUYERS AND HOMEOWNERS**

[FAQ](#) [CONTACT US](#)

[Benefits of MI](#) [Home Owner Basics](#) [Mortgage Process](#)

[Interactive Tools](#) [Glossary](#)

[1102](#) [1104](#) [1108](#) [1106](#) [1110](#)

**NEW MEMBER**  [GO](#)

**ENTER CODE FROM TOUR BUILDER**

**RETURNING MEMBER**

**USER ID**  [GO](#)

**PASSWORD**

[Forgot your password ?](#)

**Interactive Tools**

Since buying a home is one of the most important financial decisions you may ever make, we've provided easy-to-use calculators to help you evaluate your financial situation and make an informed decision.

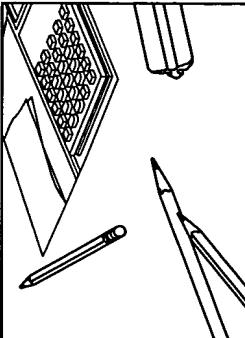
Select the following calculators -

[Benefits of Mortgage Insurance](#) [1106](#)

[Mortgage Cancellation](#) [1108](#) [1110](#)

To see more calculators, please [click here](#) to take advantage of the many more calculators we provide.

- Am I better off renting?
- What home can I afford?
- How much can I borrow?
- Which mortgage insurance product is best for me?
- How much will my payments be?
- What is better: Fixed or adjustable?



**FIG. 12**

**HELPING YOU TO BUY YOUR HOME  
INFORMATION AND SERVICES FOR  
HOMEBUYERS AND HOMEOWNERS**

**NEW MEMBER**  **GO**  
**ENTER CODE FROM TOUR BUILDER**  
**RETURNING MEMBER**

**USER ID**  **GO**  
**PASSWORD**

**imagination at work**

**FAQ** **CONTACT US**  **Forgot your password?**

**Glossary**

**Homebuyer Resources**

**Mortgage Glossary**

Need help understanding a mortgage term? Just enter a word or phrase below and click the Search button, or click a letter below for an alphabetized listing.

1206  **Search** ~ 1208

1210 ~ A | B | C | D | E | F | G | H | I | J | K | L | M | N | O | P | Q | R | S | T | U | V | W | X  
 | Y | Z

A.

1205 ~ **acceptance**  
 The act of accepting an offer to enter into a contract. Acceptance is binding and legal when both parties agree to the initial terms or after both parties have accepted all counter offers.

1204 ~ **additional principal payment**  
 A payment by a borrower of more than the scheduled principal amount due in order to reduce the remaining balance on the loan.

**FIG. 13**